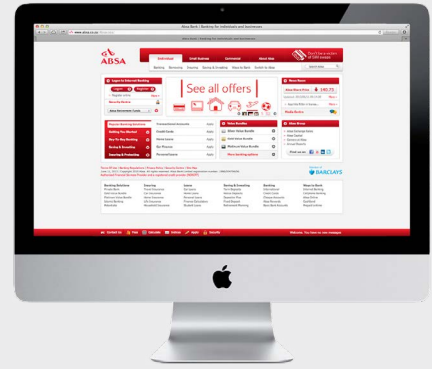




# Customer Engagement *increased by 30%* & IT spend *dropped by 20%* with Backbase Portal



## Meet Absa

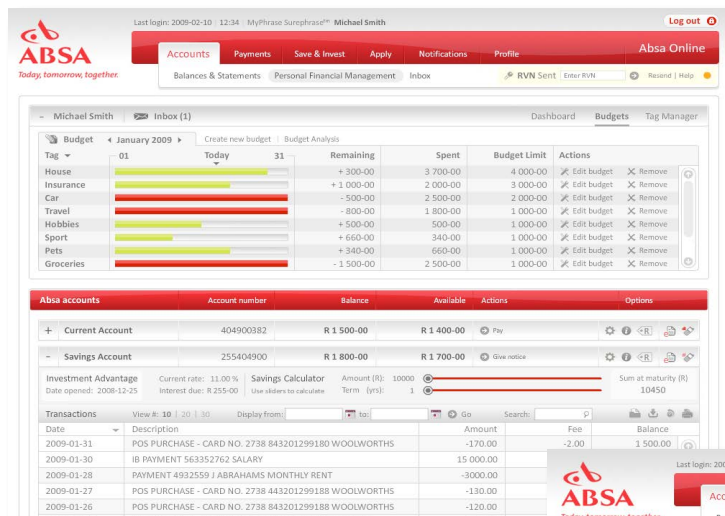
Absa is listed as one of South Africa's largest financial services groups and is a subsidiary of Barclay's Bank PLC, which owns 55.5% of the group. They offer a full range of financial services, from retail, SMB, commercial and investment banking to insurance and wealth management. Absa currently employs 33,717 permanent staff and serves over 10 million customers. Their assets run to R808 billion (Approx. USD 87 billion) and they have offices across the sub-continent.

## Their story

Absa recognized that consumer behavior had changed and that the rise of online, mobile and social was reshaping how customers wanted to interact with their banks. Absa wanted to give their customers a rich and engaging online experience that would enable their customers to take control of their finances, an environment with one unified banking dashboard that would be available on multiple devices, including desktop computers, tablets and smart phones. And at the same time, Absa wanted to give their digital marketing team the ability to run online marketing and sales campaigns inside the closed internet banking environment, without IT support.

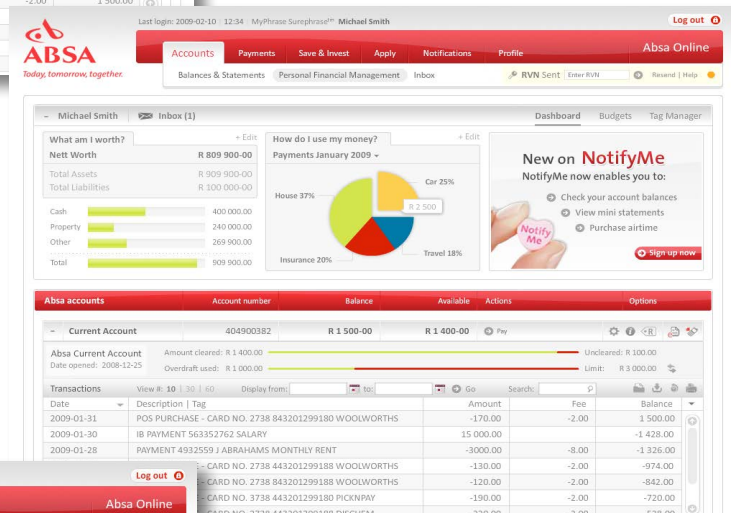
# The new Absa online experience

Absa's online experience has been totally transformed to create a seamless customer journey, optimized across all devices from desktop to tablet and mobile. With the new Single Sign-On feature customers no longer have to sign in to different accounts independently.



Customers simply sign-in for immediate access to an overview of all of their accounts.

Other exciting new features include widgets that allow customers to customize their dashboard.



PFM tools to empower customers and simplify loan applications.

# The challenge

As with many banks, years of growth and acquisitions had resulted in a complicated back-end structure that was made up of more than 60 different core banking systems, including transaction, bill pay, CRM, and ERP systems. All of which made any form of innovation, change or attempt to create a seamless user experience practically impossible.

Absa recognized they needed to overhaul their online banking platform but replacing their existing legacy systems would take years. They were looking for an innovative solution that would provide a new presentation layer for their online retail banking operations and streamline multiple back-end systems like transactions, payments, CRM, PFM and CMS into one seamless journey for their online customers.

It was also very important to Absa to empower business owners, like their marketing department with the ability to create online campaigns and manage their platform without drawing on IT resources. Absa chose Backbase to help them because they shared their vision of an online banking platform that was both customer-centric and provided agile business functionality.

## How Backbase helped Absa achieve their business goals

Backbase worked closely with Absa to implement Backbase Portal to deliver exactly the kind of online experience they wanted for their customers: one unified banking dashboard that facilitated direct and seamless access to multiple back-end systems, which was immediately ready for use in a multi-channel setting and manageable by the Bank's e-business and digital marketing team. Throughout the entire process, Backbase experts were on site to mentor, train and offer advice on best practices to ensure that all Absa employees and customers would get the most their new internet banking platform.

# “Thanks to Backbase, Absa is now the leading online bank in South Africa”



*“With Backbase we are able to deliver a completely new user experience that gives Absa customers easy access to all of our products and services within the bank. This was accomplished by providing a great user experience and giving customers access to, and control over, their finances anytime, any place and on any device. Thanks to Backbase, Absa is now the leading online bank in South Africa.”*

- Adrian Vermooten, Head of Absa Digital Banking



*“Our new internet banking platform, based on Backbase Portal, has given us a flexible and scalable platform that will allow us to develop new services over the coming months and years, and provide customers with a comprehensive personal financial management platform. Thanks to the lean nature of Backbase Portal we were able to go live quicker than we could have if we had chosen one of the legacy portal vendors, and now we are truly ready for the future.”*

- Arrie Rautenbach, Head of Retail Markets at Absa.

# What Absa's customers think

*The immediate customer reaction to Absa's new Bank 2.0 experience was incredibly positive with large numbers immediately opting to switch from the old platform. Today, millions of their customers have switched to the online banking platform. And a recent customer satisfaction survey done by Absa shows that the number one scoring point with customers is Absa's Online and Mobile Platform Absa.*

# The next chapter...

Absa continues to have a close working relationship with Backbase, with a team on the ground in South Africa, and is now preparing to upgrade to the latest version of Backbase Portal and implement Backbase Digital Marketing capabilities across its online and mobile banking platform.

# About Backbase

Backbase delivers portal software that provides a new, user experience layer on top of underlying infrastructure and IT systems. It gives companies the opportunity to create interactions that link customers to relevant information and applications to fit their needs and preferences. With its modern, widget-based architecture Backbase Portal provides the flexibility and speed to create modern portals that truly empower the customer.

Unlike most traditional IT portal vendors, Backbase has created a contemporary, business-driven portal solution that makes portal management easy for e-business professionals. This means faster time to market and more flexibility to optimize online channels with less IT support.

The unique Backbase approach enables organizations to drive self-service, fuel online revenues and turn their online channel into a true Customer Experience Platform. Global companies such as ABN Amro, AIG, Al Rajhi Bank, Costco, GE, Barclays, ING, KPN, Motorola, ViaWest and Visa have improved their online customer interactions and maximized online customer experience, retention and conversion, by leveraging Backbase Portal.

Backbase was founded in 2003 and is privately funded with operations in New York, Amsterdam and Singapore.

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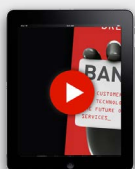
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